Official Form (\$1000)07-19994 Doc 1 Filed 10/27/07 Entered 10/27/07 21:10:55 Desc Main United States Bankruptcy CACUMENT Page 1 of 40 DISTRICT OF Illinois **Voluntary Petition** Northern Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Barragan, Juventino A. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 4599 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3621 S. 53rd Ave Cicero, IL ZIP Code60804 ZIP Code County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): ZIP Code Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Check one box.) (Form of Organization) (Check one box.) Health Care Business Chapter 15 Petition for \checkmark Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for 雨 Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity **✓** Debts are primarily consumer ☐ Debts are primarily (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box.) Check one box: \mathbf{Z} Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2 million. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. $\overline{\Box}$ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 100-200-1,000-5,001-10,001-25,001-50,001 Over 50-49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 \checkmark Estimated Assets

□\$1 million to

■\$1 million to

\$100 million

\$100 million

More than \$100 million

☐More than \$100 million

□\$0 to

□\$0 to

\$10,000

\$50,000

Estimated Liabilities

□\$10,000 to

□\$50,000 to

\$100,000

\$100,000

\$100,000 to

\$1 million

\$100,000 to

\$1 million

	വരുse 07-19994 Doc 1 Filed 10/27/07	Entered 10/27/07 21:10:55	Desc Mainm B1, Page 2				
Voluntary Petit (This page must	ion Document be completed and filed in every case.)	Page 20640 Juventino A. Barragan					
	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.)					
	orthern District, Illinois Ch 13 DISMISSED 10/15/07	Case Number: 07-05853	Date Filed: April 2, 2007				
Location Where Filed:		Case Number:	Date Filed:				
N CD 1:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil						
Name of Debtor:		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
10Q) with the So	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that have informed the petitioner that [he or she] may proceed under chapter 7, 1 12, or 13 of title 11, United States Code, and have explained the reli available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).						
☐ Exhibit A	is attached and made a part of this petition.	X					
			(Date)				
_	own or have possession of any property that poses or is alleged to pose $\operatorname{Exhibit} C$ is attached and made a part of this petition.	a threat of imminent and identifiable harm to pu	iblic health or safety?				
	Exhibit	t D					
(To be compl	eted by every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)				
☑ Exhib	bit D completed and signed by the debtor is attached and	made a part of this petition.					
If this is a join	nt petition:						
□ Exhib	oit D also completed and signed by the joint debtor is atta	ched and made a part of this petition.					
Ø	Information Regarding to (Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days.	cable box.) f business, or principal assets in this District for	180 days immediately				
	There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe					
	Statement by a Debtor Who Resides as (Check all applica						
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	ollowing.)				
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi						
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

Doc 1 Filed 10/27/07 Entered 10/27/07 21:10:55 Desc Main Document Page 3 of 40 Form B1, Page 3 Official Form 1 (10/06) Name of Debtor(s): Juventino A. Barragan **Voluntary Petition** (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Х X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney)
October 25, 2007 Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have William R. Dunn provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Printed Name of Attorney for Debtor(s) William R. Dunn guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address 10730 S. Cicero Ave or accepting any fee from the debtor, as required in that section. Official Form 19B Oak Lawn, IL 60453 is attached. 708-636-6710 Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number October 25, 2007 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted Date in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or Case 07-19994 Doc 1 Filed 10/27/07 Entered 10/27/07 21:10:55 Desc Main Document Page 4 of 40

Official Form 6 - Summary (10/06)

United States Bankruptcy Court

		Northern	District Of _	Illinois	_
In re	Juventino A. Barragan			Case No	
	Debtor			Chapter7	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$220000		
B - Personal Property	Yes	3	\$ 29480		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 274965	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		⁸ 0	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 5275	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3464
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$ 3462
TO	13	\$ 249480	\$ 280240		

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court

		Northern	_ District Of _	Illinois	
In reJuver	ntino A. Barragan	<u>l</u> ,		Case No	
	Debtoi			Chapter	7
STATISTIC	CAL SUMMARY O	F CERTAIN	LIABILITIES	S AND REL	ATED DATA (28 U.S.C. § 159
	an individual debtor whose use under chapter 7, 11 or 13				(8) of the Bankruptcy Code (11 U.S.C.
Check the information here.	his box if you are an individ	lual debtor whose d	lebts are NOT prima	rily consumer de	bts. You are not required to report any

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ O
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	\$0

State the following:

Average Income (from Schedule I, Line 16)	\$3464
Average Expenses (from Schedule J, Line 18)	\$3462
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$5000

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$44930
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$5325
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$50255

In re	Juventino A. Barragan	 ,	Case No.
	Debtor	,	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
One famly residence at 3671 S. 53rd Ave, Cicero, IL 60804 - Property in foreclosure	Owner (1/2)		e of property \$220,000 ii	\$260,000
	То	tal➤	110,000	

(Report also on Summary of Schedules.)

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In re	Juventino A. Barragan	, Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 sets of bunkbeds, 1 bedroom set, 1 table & 4 chairs, 4 folding chairs, 2 beds, dresser, 2 old tv sets		\$600
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal clothing		\$500
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			

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In re	Juventino A. Barragan	 ,	Case No	
	Debtor		(If kno	WII)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) through employer		\$14,680
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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n re	Juventino A. Barragan	 ,	Case No.	
	Debtor		(If known)	

SCHEDULE B -PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Chrysler Town & Country van (subject to lien with Midwest Title. Lien in amount of \$2000 (over 90,000 miles)		\$1500
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached Total	>	\$ 29,480

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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FORM B6C (6/90)

In re	Juventino A. Barragan	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☑ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- □ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
One family residence at 3621 S. 53rd Ave, Cicero, IL 60804 (one half owner) Property in foreclosure 0 owes \$260,000 to Chase Home Financial.	Illinois	\$7500	\$220,000
401(K) through employer 100% exempt	Illinois	\$14,680	\$14,680
1998 Chrysler Van (subject to lien of \$2000)	Illinois	\$1500	\$1500
Furniture- 2 sets of bunkbeds, 1 bedroom set, 1 table & 4 chairs, 4 folding chairs, 2 beds, dresser, 2 old tv sets	Illinois	\$600	\$600
Personal Clothing	Illinois	\$500	\$500

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Official	Form	6D ((10/06)
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In re	Juventino A. Barragan,	Case No.		
	Debtor		(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Chase Home Finance Bankruptcy Department PO Box 830016 Baltimore, MD 21283			2005-1st mortgage of home in Cicero, In Foreclosure				260000	40000
ACCOUNT NO. 6032590324209187 Citifinancial/Wickes Bankruptcy Department PO Box 22064 Tempe, AZ 85285			2006 Bunkbeds				1965	465
Bank of America Bankruptcy Department 9000 Southside Blvd, #6 Jacksonville, FL 32256			2004 lien on wife's 2001 Pontiac Bonneville				11000	4000
continuation sheets attached	•		Subtotal ► (Total of this page) Total ► (Use only on last page)				\$ 272965 \$ (Report also on Summary of Schedules.)	\$ 44465 \$ (If applicable, report also on Statistical Summary of Certain

also on Statistical
Summary of Certain
Liabilities and Related
Data.)

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In re	Juventino A. Barragan	, (ase No.	
_	Debtor		_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Attorneys for Chase					
Codilis & Associates PC, 15W030 N. Frontage Rd. #100, Burr Ridge, IL 60527			Home Finance In Foreclosure on house					
ACCOUNT NO. 40755646			VALUE \$					
Midwest Title Loan 2120 So. Cicero Ave. Cicero, IL 60804			\$2000 lien on 1998 Chrysler (over 90,000 miles)				2000	465
ACCOUNT NO.			VALUE \$ 1500					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s)► (Total(s) of this page)				\$ 2000	\$465
			Total(s) \blacktriangleright (Use only on last page)				\$ 274965	\$44930
			(coo only on mot page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (10/06)

In re	Juventino A. Barragan,	Case No
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, o responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages calaries and commissions including vacation severance and sick leave now awing to employees and commissions awing to qualifying

independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In reJ	uventino A. Barragan	,	Case No	(if known)	
	Debtor			(if known)	
Certain farmer	rs and fishermen				
	farmers and fishermen, up to	\$4 925* ner farmer or f	isherman against the	debtor as provided in 1	1 U.S.C. 8 507(a)(6)
Claims of certain	tarmers and rishermen, up to	\$ 1,925 per furmer of 1.	isnorman, against the	deotor, as provided in 1	1 0.5.0. § 507(a)(0).
Deposits by ind	lividuals				
	uals up to \$2,225* for deposired or provided. 11 U.S.C. §		e, or rental of propert	y or services for personal	l, family, or household use,
Taxes and Cert	tain Other Debts Owed to C	Governmental Units			
Taxes, customs du	ities, and penalties owing to	federal, state, and local g	governmental units as	s set forth in 11 U.S.C. §	507(a)(8).
Commitments	to Maintain the Capital of a	an Insured Depository	Institution		
	commitments to the FDIC, Roderal Reserve System, or the				
Claims for Dea	th or Personal Injury Whil	e Debtor Was Intoxica	ted		
	or personal injury resulting frostance. 11 U.S.C. § 507(a)(1)		otor vehicle or vesse	l while the debtor was int	toxicated from using alcohol,
* Amounts are subjeadjustment.	ect to adjustment on April 1,	2007, and every three yo	ears thereafter with re	espect to cases commenc	ed on or after the date of

____ continuation sheets attached

In re	Juventino A. Ba	arragan	,	Case No	
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Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

(If known)

- Type of Thorey for Claims Elseed on This Sheet									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	i to Sci	hedule of	(T	Sotals of	Subtota f this pa		\$ O	\$ O	0
			(Use only on last page of t Schedule E. Report also c of Schedules.)				\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

	Debtor				(if know)	n)
In re	Juventino A. Barr	agan	,	Case No.		
	` ,		Document	Page 16 of 40		
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.422709388893878			2004				
Applied Card Bank 4700 Exchange Boca Raton, FL 33431			Credit Card or Credit Use				850
ACCOUNT NO. 8255909147311929			02/2006				
Dish Network Bankruptcy Department Dept. 0063 Palatine, IL 60055-0063			Utility Bills/Cellular Service				900
ACCOUNT NO. 544045502938			10/2003				
Household Finance PO Box 98706 Las Vegas. NV 89193			Credit Card or Credit Use				750
ACCOUNT NO. 422709388893 HSBC Bankruptcy Department PO Box 5213 Carol Stream, IL 60197			11/2004 Credit Card or Credit Use				850
					Sub	total➤	\$ 3350
continuation sheets attached						\$	

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In re	Juventino A. Barragan	 ,	Case No.		
	Debtor			(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 106233 MacNeal Hospital Bankruptcy Department 75 Remittance Dr, Ste. 1209 Chicago, IL 60675-1209			05/2005 Medical/Dental Services				75
ACCOUNT NO. 08009875036 US Cellular Bankruptcy Department PO Box 55126 Boston, MA 02205			2001 Utility Bills/Cellular Service				700
ACCOUNT NO. Charter One Bank 5830 West 35th St. Cicero, IL 60804			2006, 2007 Bank Overdrafts on checking account #83402- 96136				1200
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecure Nonpriority Claims	ched ed				Sub	ototal➤	\$1975
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabil	licable o	ed Sched on the Sta	itistical	\$ 5325

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In re	Juventino A. Barragan		,	Case No.	
	Debtor			(if	known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Juventino A. Barragan Debtor		,	Case No	(if known))

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

1	Check th	ic hov	if debtor	has no	codebtors.
V	Check th	IS DOX	ii debtor	nas no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Juanita Barragan - Address Presently Not Known (separated wife)	All Creditors

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In re	Juventino A.	<u>Barraga</u>	an,	Case No		
	Debtor				(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Separat RELATIONSHIP(S):		6 children		AGE(S): 11,9,7,6,5,			
Employment:	DEBTOR		SPOU	SE			
Occupation	Supervisor						
Name of Employer							
How long employe							
Address of Employ 2035 N. Narraş	gansett Ave, Chicago, IL 60639						
NCOME: (Estimate case f	of average or projected monthly income at time	DEBTOR	SPOUSE				
cuse 1	nea)	\$2790	\$				
. Monthly gross was	ges, salary, and commissions	<u> </u>	_ · · · <u> </u>				
(Prorate if not pa	aid monthly)	\$ <u>2210</u>					
. Estimate monthly	overtime						
CLIDTOTAL							
. SUBTOTAL		\$ <u>5000</u>	<u> </u>				
. LESS PAYROLL	DEDUCTIONS						
a. Payroll taxes at		\$ <u>1260</u>	\$				
b. Insurance	•	\$ <u>191</u>	\$				
c. Union dues		\$	\$				
d. Other (Specify)	:401(K)	\$ <u>85</u>	\$				
. SUBTOTAL OF F	PAYROLL DEDUCTIONS	\$1536	\$0				
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>3464</u>	<u>\$0</u>				
. Regular income from	om operation of business or profession or farm	\$0	\$				
(Attach detailed			Ψ				
. Income from real j		\$ <u>0</u>	\$				
. Interest and divide		\$ <u>0</u>	\$				
	nance or support payments payable to the debtor for	\$ <u>0</u>	\$				
	e or that of dependents listed above government assistance						
(Specify):	government assistance	\$ 0	Ф				
2. Pension or retirer	ment income		\$				
3. Other monthly in		\$ <u>0</u>	\$				
(Specify):		\$ <u>0</u>	\$				
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0</u>	\$ <u>0</u>				
5. AVERAGE MO	NTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>3464</u>	<u>\$0</u>				
6 COMBINED AV	TERAGE MONTHLY INCOME: (Combine column totals	\$34	.64				
	is only one debtor repeat total reported on line 15)	(Report also on Sum	mary of Schedules at				
		on Statistical Summ	ary of Certain Liabili	ties and Related Data)			
7 Dogoriho ony ino	rease or decrease in income reasonably anticipated to	o o o o o o o o o o o o o o o o o o o	r following the filing	-641:- 4			

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	Debtor					(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." \$1900 1. Rent or home mortgage payment (include lot rented for mobile home) Yes X No a. Are real estate taxes included? b. Is property insurance included? Yes ____X___ No _____ 2. Utilities: a. Electricity and heating fuel \$ 42 b. Water and sewer c. Telephone \$ 85 d. Other 3. Home maintenance (repairs and upkeep) \$675 4. Food \$ 60 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses s 200 8. Transportation (not including car payments) \$ 50 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11.Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health _{\$}75 d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 300 a. Auto b. Other ___ c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$3462 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)

Form 7 (9/00)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

	Nort	hern	DISTRICT OF	Illinois
In re: _	Juventino A. B	arragan	, Case No	
	(Name)	Debtor	,	(if known)
		STATEME	ENT OF FINANCIAL	AFFAIRS
informa filed. <i>A</i>	ormation for both spouses in ation for both spouses whet An individual debtor engag provide the information red	s combined. If there or not a joir ed in business a	the case is filed under chapter 1: at petition is filed, unless the spo s a sole proprietor, partner, fami	nt petition may file a single statement on which 2 or chapter 13, a married debtor must furnish buses are separated and a joint petition is not ally farmer, or self-employed professional, tivities as well as the individual's personal
additio	omplete Questions 19 - 25.	If the answer answer to any q	to an applicable question is "Nuestion, use and attach a separat	have been in business, as defined below, also None," mark the box labeled "None." If we sheet properly identified with the case name,
			DEFINITIONS	
precedi or more	ual debtor is "in business" ing the filing of this bankru	for the purpose of ptcy case, any of	of this form if the debtor is or had the following: an officer, direct	the debtor is a corporation or partnership. An as been, within the six years immediately etor, managing executive, or owner of 5 percent limited partner, of a partnership; a sole
5 perce	latives; corporations of wh	ich the debtor is equity securitie	an officer, director, or person is s of a corporate debtor and their	the debtor; general partners of the debtor and n control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from empl	oyment or ope	ration of business	
None	the debtor's business fro gross amounts received has maintained, financia Identify the beginning a spouse separately. (Mai	m the beginning during the two y il records on the and ending dates rried debtors fili	g of this calendar year to the date years immediately preceding the basis of a fiscal rather than a car of the debtor's fiscal year.) If a	nent, trade, or profession, or from operation of e this case was commenced. State also the is calendar year. (A debtor that maintains, or dendar year may report fiscal year income. joint petition is filed, state income for each 13 must state income of both spouses whether int petition is not filed.)
	AMOUNT		Se	OURCE (if more than one)
	2007 (to 10/7/07)	\$44,000 E	mployment
	2006		\$58,800 I	Employment

\$55,000 Employment

2005

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

Nominal payments to various creditors monthly

None X b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

Default

Chase Home Foreclosure Circuit Court of Cook vs. County

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None A b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None X List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY 3

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DESCRIPTION

NAME AND ADDRESS OF COURT DATE OF

OF CUSTODIAN CASE TITLE & NUMBER OR DER

PROPERTY

4

7. Gifts

47

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

8. Losses

None Λ

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME AND ADDRESS NAME OF PAYOR IF DESCRIPTION AND VALUE OF PAYEE OTHER THAN DEBTOR OF PROPERTY

Peter Frances Geraci April, 2007 55 E. Monroe St #3400 for chapter 13 (dismissed 10/15/07)

CWhicago, IL 60603

\$1750 October, 2007

William R. Dunn (this case) Attorney for Chapter 7

10. Other transfers

Λ

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY NAME AND ADDRESS OF TRANSFEREE, **TRANSFERRED** RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED Page 26 of 40

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

5

Charter One Bank Checking Account 5830 N. 35th St. Cicero, IL 60804

Checking Account #6136 Balance - \$1200 overdraft July 2007

overdrawn by \$1200

12. Safe deposit boxes

None X

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

TO BOX OR DEPOSITORY IF ANY CONTENTS

13. Setoffs

X

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF

SETOFF

14. Property held for another person

Χ

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

•

None A

Λ

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

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AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

7

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING

NAME I.D. NUMBER ADDRESS NATURE OF BUSINESS DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

Х

List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

X

List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

Λ

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Χ

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

Λ

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

X

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

> NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None X If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None X b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None X a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None X b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER

* * * * * *

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and

[If completed by an individual or individual and spouse]

Signature of Bankruptcy Petition Preparer

any attachments thereto and that they are true and correct. Date October 25, 2007 Signature _ of Debtor Signature _ Date ___ of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571 CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Date

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B 203 (12/94)

United States Bankruptcy Court

			Northern ———	District Of _	Illinois	_
In	re					
111	110					
					Case No.	
Do	ebto	or Juventino A	A. Barragan		Chapter7	_
		DISCLO	SURE OF COMPE	ENSATION OF A	ATTORNEY FOR	DEBTOR
1.	na ba	med debtor(s) ar inkruptcy, or agre	c.C. § 329(a) and Fed. End that compensation peed to be paid to me, for for in connection with	aid to me within on or services rendered	e year before the filin or to be rendered on	
	Fo	r legal services,	I have agreed to accept			<u>\$</u> 1750
			f this statement I have i			
2.	Th	e source of the c	compensation paid to n	ne was:		
		✓ Debtor	Other (s	specify)		
3	Th		pensation to be paid to			
Ο.	•••	_				
		□Debtor	Other (s	specify)		
4.	✓		ed to share the above-d ssociates of my law firr		ion with any other pe	rson unless they are
		members or ass	o share the above-disclessociates of my law firm. ing in the compensatio	A copy of the agre	-	-
5.		return for the ab se, including:	ove-disclosed fee, I hav	ve agreed to render	legal service for all as	spects of the bankruptcy
	a.	-	debtor's financial situat in bankruptcy;	ion, and rendering	advice to the debtor i	n determining whether
	b.	Preparation and	I filing of any petition,	schedules, statemer	its of affairs and plan	which may be required;
	c.	Representation hearings thereo	of the debtor at the me f:	eting of creditors ar	nd confirmation hearin	ng, and any adjourned

Case 07-19994 Doc 1 Filed 10/27/07 Entered 10/27/07 21:10:55 Desc Main Document Page 34 of 40 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

ч.	Representation of the deptor in adve	ersary proceedings and other contested bankruptcy matters;
e.	[Other provisions as needed]	
Ву	agreement with the debtor(s), the abo	ove-disclosed fee does not include the following services:
		Adversary Proceedings and Other Contested
	Bankruptcy Matters.	
		CERTIFICATION
	I certify that the foregoing is a con	nplete statement of any agreement or arrangement for
	payment to me for representation of t	he debtor(s) in this bankruptcy proceedings.
	October 25, 2007	
	Date	Signature of Attorney
		William R. Dunn
		Name of law firm
ĺ		

	United States E	trict Of		—
In re Juventino A. Bar	ragan			
Debtor	,		Case No	
			Chapter 7	
CHAP'	TER 7 INDIVIDUAL DEBT	OR'S STA	TEMENT OF I	NTENTION
1. I have filed a schedule of as	sets and liabilities which includes con-	sumer debts sec	cured by property of the	ne estate.
2. I intend to do the following	with respect to the property of the esta	ate which secur	es those consumer del	ots:
a. Property to Be Surre	ndered.			
Description of Property	y			Creditor's name
House in foreclosure 3621 S. 53rd Ave Cicero, IL 60804			Chase	Home
b. Property to Be Retain	ned	[Check	any applicable staten	nent.]
Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1998 Chrysler Van	Midwest Title Loan	\checkmark		✓
Date: october 25, 2007			ı	ı
Dutc.		Sign	ature of Debtor	

provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 23 (10/06)

	United States B	ankruptcy Court
	Northern Distri	ict Of <u>Illinois</u>
In re		Case No
	Debtor	Chapter 7
DEBT		N OF INSTRUCTIONAL COURSE CONCERNING SIAL MANAGEMENT
	must complete and file a separate certification.	ase must file this certification. If a joint petition is filed, Complete one of the following statements and file by the
certify that	(Printed Name of Debtor) on October 25, 2007 (Date), I completed ar	, the debtor in the above-styled case, hereby n instructional course in personal financial management g Service, an approved personal financial
managemer		idel)
Certifi	icate No. :	.
□ I,	Printed Name of Debtor)	, the debtor in the above-styled case, hereby
	no personal financial management course is requ Incapacity or disability, as defined in 11 U.S.C. Active military duty in a military combat zone;	§ 109(h);
the approve		es trustee (or bankruptcy administrator) has determined that time to serve the additional individuals who would otherwise
Signature o	f Debtor:	
Date: Octo	ober 25, 2007	

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	
In re Juventino A. Barragan		Case No.	
Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

✓1. Within the 180 days before the filing of my bankruptcy case , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

☐2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official	Form 1	, Exh. D	(10/06)	- Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]		
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.		
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.		
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.		
I certify under penalty of perjury that the information provided above is true and correct.		
Signature of Debtor:		
Date: October 25, 2007		

		Document	Page 39 of 40		
B 201	In re		Case No.		
		Debtor	804.0	(If known)	

Desc Main

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UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

Case 07-19994

B 201 (04/09/06)

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filling a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay nondischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theff, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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B 201

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans, certain taxes, most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers, certain debts for acts that caused death or personal injury, and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farmor commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or		
X	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certificate I (We), the debtor(s), affirm that I (we) have received and	e of the Debtor read this notice.		
Printed Name(s) of Debtor(s)	Signature of Debtor Date 10.2507		
Case No. (if known)	X		